

**Information to identify the case:**

Debtor 1	<b>Paul Gilbert Serrano</b>	Social Security number or ITIN	<b>xxx-xx-3032</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Amanda Kristin Serrano</b>	Social Security number or ITIN	<b>xxx-xx-8037</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 7: <b>3/31/25</b>	
Case number: <b>25-21693 JTM</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paul Gilbert Serrano	Amanda Kristin Serrano
2. All other names used in the last 8 years	fdba BP Express, Inc, fdba La Luna Mexican Restaurant	
3. Address	6389 W Lake Ave South Jordan, UT 84009	6389 W Lake Ave South Jordan, UT 84009
4. Debtor's attorney Name and address	Nicholas R. Russell Rogers & Russell, PLLC 170 S. Main St. Pleasant Grove, UT 84062	Contact phone 801-899-6064 Email: <a href="mailto:nrussell@roruss.com">nrussell@roruss.com</a>
5. Bankruptcy trustee Name and address	Philip G. Jones tr 1215 South Main Street Orem, UT 84058	Contact phone (801) 358-7968 Email: <a href="mailto:trustee@theo7.com">trustee@theo7.com</a>

## 6. Bankruptcy clerk's office

United States Bankruptcy Court  
District of Utah  
350 South Main #301  
Salt Lake City, UT 84101

Hours open: 8:00 AM to 4:30 PM, Monday – Friday

Contact phone: (801) 524-6687

Website: [www.utb.uscourts.gov](http://www.utb.uscourts.gov)

Clerk of Court: David A. Sime

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <https://pacer.uscourts.gov>.

## 7. Meeting of creditors

The meeting may be continued or adjourned to a later date.

Meeting to be held on:

**April 30, 2025 at 08:30 AM**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Location:

**Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 373 348 2031, and Passcode 7158741279, OR call 1-385-363-3817**

For additional meeting information go to <https://www.justice.gov/ust/moc>

## 8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

## 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**Filing deadline:** 6/30/25

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

**You must file a motion:**

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

**Deadline to object to exemptions:**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

## 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court  
District of Utah

In re:  
Paul Gilbert Serrano  
Amanda Kristin Serrano  
Debtors

Case No. 25-21693-JTM  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2  
Date Rcvd: Apr 08, 2025

User: admin  
Form ID: 309A

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Paul Gilbert Serrano, Amanda Kristin Serrano, 6389 W Lake Ave, South Jordan, UT 84009-1350
12630982	+ Acapulco Restaurant, 1430 Indiana Ave, Salt Lake City, UT 84104-3152
12630986	+ B Taylor & Associates, 2102 East 3300 South, Salt Lake City, UT 84109-2633
12630993	+ ERC Professionals, 135 S Mountain Way, Orem, UT 84058-5119
12630992	+ Enbridge Gas, PO Box 45360, Salt Lake City, UT 84145-0360
12630996	+ Kesler & Rust, 68 S Main St, Ste 200, Salt Lake City, UT 84101-1525
12631000	#+ Patricia Page, 6291 Barton Park Dr, West Jordan, UT 84081-4062
12631001	+ Pepsi Cola, PO Box 660634, Dallas, TX 75266-0634
12631003	+ Professional Alarm, PO Box 8576, Midvale, UT 84047-8551
12631004	+ ROC Funding Group, PO Box 580, Lakewood, NJ 08701-0580
12631007	+ Sunbow Foods, 100 S State St, Lindon, UT 84042-1941
12631009	+ Sysco Intermountain Inc, 9494 S Prosperity Rd, West Jordan, UT 84081-6205
12631010	+ Third District Court, Salt Lake Dept, PO Box 1860, Salt Lake City, UT 84110-1860
12631012	+ US Foods, 835 W San Jose St, Ogden, UT 84401-3564
12631015	+ Young Hoffman, LLC, 175 S Main St, Suite 850, Salt Lake City, UT 84111-1932

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: nrussell@roruss.com	Apr 09 2025 00:40:00	Nicholas R. Russell, Rogers & Russell, PLLC, 170 S. Main St., Pleasant Grove, UT 84062
tr	+ EDI: QPGJONES	Apr 09 2025 04:29:00	Philip G. Jones tr, 1215 South Main Street, Orem, UT 84058-6849
12630985	+ Email/PDF: bncnotices@becket-lee.com	Apr 09 2025 00:39:39	AMEX, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
12630983	+ EDI: MAXMSAIDV	Apr 09 2025 04:29:00	Aidvantage, Attn: Bankruptcy, PO Box 300001, Greenville, TX 75403-3001
12630984	+ Email/Text: e-bankruptcy@americafirst.com	Apr 09 2025 00:40:00	America First Credit Union, Attn: Bankruptcy, PO Box 9199, Ogden, UT 84409-0199
12630988	+ EDI: CAPONEAUTO.COM	Apr 09 2025 04:29:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
12630989	+ EDI: COMCASTCBLCENT	Apr 09 2025 04:29:00	Comcast, PO Box 60533, City of Industry, CA 91716-0533
12630990	+ EDI: DISCOVER		

District/off: 1088-2  
Date Rcvd: Apr 08, 2025

User: admin  
Form ID: 309A

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Total Noticed: 36

12630991	+ EDI: DISCOVERPL	Apr 09 2025 04:29:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
12630994	+ Email/Text: cdeville@farmerbros.com	Apr 09 2025 04:29:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
12630995	+ EDI: IRS.COM	Apr 09 2025 00:40:00	Farmer Brothers Coffee, 1912 Farmer Brothers Dr, Roanoke, TX 76262-1857
12630987	Email/Text: bureauknight@yahoo.com	Apr 09 2025 04:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
12630997	+ Email/Text: bureauknight@yahoo.com	Apr 09 2025 00:40:00	Bryan L. Quick, 5525 South 900 East, Suite 232, Salt Lake City, UT 84117
12630998	+ Email/Text: jlothrop@macu.com	Apr 09 2025 00:40:00	Knight Adjustment Bureau, 5525 South 900 East #215, Salt Lake City, UT 84117-3500
12630999	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 09 2025 00:40:00	Mountain America Credit Union, PO Box 2331, Sandy, UT 84091-2331
12631005	Email/Text: anne.kohls@pacificcorp.com	Apr 09 2025 00:40:00	Mr Cooper/United Wholesale Mortgage, Attn: Bankruptcy, PO Box 619098, Dallas, TX 75261-9098
12631006	Email/Text: bankruptcy@sequium.com	Apr 09 2025 00:40:00	Rocky Mountain Power, PO Box 26000, Portland, OR 97256
12631008	EDI: SYNC	Apr 09 2025 00:40:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
12631011	^ MEBN	Apr 09 2025 04:29:00	Synchrony Bank/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
12631013	+ EDI: UTAHTAXCOMM.COM	Apr 09 2025 00:34:09	Travelers Insurance, PO Box 660317, Dallas, TX 75266-0317
12631014	+ Email/Text: utility.billing@westjordan.utah.gov	Apr 09 2025 04:29:00	Utah State Tax Commission, BK Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
		Apr 09 2025 00:40:00	West Jordan City, 8000 S Redwood Rd #331, West Jordan, UT 84088-4604
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12631002	##+	Plaza at Jordan Landing LLC, 5850 Avenida Encinas, Suite A, Carlsbad, CA 92008-4465

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
Nicholas R. Russell	on behalf of Debtor Paul Gilbert Serrano nrussell@roruss.com paralegal@roruss.com;rorusslaw@gmail.com;srogers@roruss.com;bwhiting@roruss.com;r47264@notify.bestcase.com
Nicholas R. Russell	on behalf of Joint Debtor Amanda Kristin Serrano nrussell@roruss.com paralegal@roruss.com;rorusslaw@gmail.com;srogers@roruss.com;bwhiting@roruss.com;r47264@notify.bestcase.com
Philip G. Jones tr	trustee@theo7.com PJones2@ecf.axosfs.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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